



Financial Planning for Deployment Checklist

LEGAL CONSIDERATIONS

- _____ Do you have a will?
- _____ Is your emergency data card (DD93) up to date with the correct beneficiary listed?
- _____ Is the correct beneficiary listed on your SGLI?
- _____ Do you need to leave power of attorney with anyone?
- _____ Do you need to leave a medical authorization with the person who is taking care of your dependent children?

FINANCIAL PLANNING

- _____ Do you have a written monthly spending plan or budget for the deployment? (Get a Financial Planning Worksheet from your UFS or Family Support Center to get started.)

Does the budget include amounts for:

- _____ long distance phone calls
- _____ gift/souvenir purchases
- _____ savings for vacation after the deployment is over

Does the budget include amounts for possible income changes such as:

- _____ Family Separation Allowance (FSA)
- _____ rate changes while deployed
- _____ reenlistment bonuses or any other special payments
- _____ Do you have a savings plan to help you achieve your financial goals?
- _____ Have you considered starting an IRA or other long term investment programs to build wealth?

TAXES

- _____ If you plan to do your taxes while deployed, do you have all the records you will need?
- _____ If married, do you or your spouse have a Power of Attorney or Form 2848 signed by both of you?

BANKING DECISIONS

- _____ Is your pay set up the way you want? (direct deposit to correct account(s)? Any Allotments or automatic check drafts?)
- _____ If married, do you both understand clearly how finances are to be handled during deployment?

- _____ If married, have you considered establishing separate checking accounts?
- _____ Have you considered joining a credit union?

BILLS, BILLS, BILLS!

Who will be paying your bills while you are deployed?

- _____ Are there any once-a-year expenses coming up while you are deployed? Who will pay them for you?
- _____ How will you be making monthly payments to your creditors? Do they all have your correct address?
- _____ If married, have you decided who will be using which credit cards during the deployment?
- _____ Do you and your spouse both understand who will be paying which bills?
- _____ If you're renting an apartment, who will be paying the rent for you?
- _____ Will you have to pay utility bills while deployed? Who will pay them for you?
- _____ Is your renter's/homeowner's insurance current?

VEHICLES

- _____ Do you have a safe place to store your vehicle and/or someone to take care of it for you?
- _____ Are vehicle insurance, tags, and inspection stickers all current?
- _____ Is all routine maintenance, i.e., oil/filter change, etc. current?
- _____ Have you left the name of a trusted mechanic/repair garage with your family?
- _____ Have you notified your insurance about your deployment so they can put the vehicle in an "off-road" status?

EMERGENCY PLANS

- _____ Do you have at least one month's pay saved in case of financial emergency?
- _____ Have you considered signing a POA for AFAS for your spouse?
- _____ Does your family know your complete, official mailing address and social security number?
- _____ Does your family know how to use Red Cross in case of an emergency?

See your Unit Financial Specialist or Family Support Center for more information!



Monthly Budget Worksheet

MONTHLY INCOME	CURRENT	PROJECTED	REMARKS
Base Pay (O/E - Yrs) ¹			¹ Pay entitlements are taxable. Allowance entitlements are non-taxable.
Basic Allowance for Housing (BAH)			
Basic Allowance Subsistence (BAS)			
Flight Pay ¹			
Other (FSA, Special Pays, etc. ¹)			
Other ¹			
TOTAL PAY			
Federal Income Tax (FITW) (M/S____)			
Social Security (FICA)			
Medicare (FICA)			
Service member's Group Life Insurance/FSGLI			
State Income Tax (SITW)			
Other			
Tricare Dental			
Advance Pay (Ends_____)			
Overpayments (Ends_____)			
Thrift Savings Plan (TSP)			
Allotments			
(Ends)			
(Ends)			
(Ends)			
(Ends)			
(Ends)			
TOTAL DEDUCTIONS			
SERVICE MEMBER'S TAKE-HOME PAY			² Only include this dollar figure if this money is paid to your household.
Additions			
Other Take-Home Pay (i.e. Part-time work)			
Spouse's Take-Home Pay ¹			
Allotment ²			
Other (debt allotments) ³			³ Include with indebtedness on other side.
TOTAL NET MONTHLY INCOME (Box 1)			



Sources of Help for Military Consumers

How to Complain Effectively

- See your Unit Financial Specialist for guidance.
- Save all purchase-related paperwork. Include copies of receipts, repair orders, warranties, cancelled checks, contracts, and any letters to or from the company.
- If you have a problem:
 1. Contact the business—the salesperson you dealt with or the manager. Clearly and calmly describe the problem and the action you would like them to take. Document response in writing.
 2. Contact the company president or a representative of the manufacturer. Use the Sample Complaint Letter. Send it certified mail, return receipt requested.
 3. Allow time for the person you contacted to resolve your problem.
 4. Contact Consumer Advocates for further assistance. Don't give up until you are satisfied. Use the quick resource list on the reverse side of this page for consumer protection contacts.

To Remove Name From Solicitation Lists, Write:

Junk Mail: Preference Service
The Direct Marketing Association
P.O. Box 9008
Farmingdale, NY 11735-9008
Online at: www.the-dma.org

Telemarketing: Telephone Preference Service
The Direct Marketing Association
P.O. Box 9014
Farmingdale, NY 11735-9014
Online at: www.the-dma.org

Email: www.e-mps.org

Credit Bureaus: Ask to be put on their "opt out" lists.
Call 1-888-5-OPT OUT

Non-Compliance: Federal Trade Commission
Washington, DC 20580

Keep copies of your letter and all related documents!

SAMPLE COMPLAINT LETTER

(Your Address)
(Your City, State, ZIP)
(Date)

(Name of Contact Person, if available)
(Title, if available)
(Company Name)
(Consumer Complaint Division, if you have no contact person)
(Street Address)
(City, State, ZIP Code)

Dear (Contact Person):

On (date), I (bought, leased, rented, or had repaired) a (name of the product with serial or model or service performed) at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

To resolve the problem, I would appreciate (state the specific action you want — money back, charge card credited, repair, exchange, etc.). Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem, and will wait until (set a time limit) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the above address or by phone at (home and/or office number with area codes).

Sincerely,
(your name)

of this letter)

(Your Address)
(Your City, State, ZIP)
(Date)

Mail Preference Service [Telephone Preference Service]
Direct Marketing Association
PO Box 9008 [PO Box 9014]
Farmingdale, NY 11735

To whom it may Concern:
I am writing to register with your Mail Preference Service [Telephone Preference Service].

Please inform your members that I do not want my name sold to any company for the purpose of placing me on a mailing list [telephone calling lists] and sending me advertising mail. Please remove my name permanently.

In addition, I would like my name removed from any and all existing lists.

Sincerely,
(your name)

NO SOLICITATION SAMPLE LETTER

CONSUMER PROTECTION AGENCIES

Offer consumer advice and guidance; protection against unfair trade practices; processing and investigation of consumer complaints.

www.consumer.gov

"Firstgov for consumers", this site is a gateway to other US consumer protection sites

www.ftc.gov/ftc/consumer.htm

National Consumer Protection Bureau homepage

www.consumerworld.org

This is another gateway to numerous financial and consumer sites

www.nclnet.org

The National Consumer's League website

www.fraud.org

The National Fraud Information Center

BETTER BUSINESS BUREAU

Offers consumer resource services; complaints and investigations.

www.bbb.org

CREDIT REPORTING AGENCIES

Offer information pertaining to credit history of individuals and businesses.

Experian (formerly TRW)

1-888-397-3742

www.experian.com

Trans Union

1-800-888-4213

www.transunion.com

Equifax Inform

1-800-685-1111

www.equifax.com

INTERNET FRAUD

www.fraud.org

The National Fraud Information Center

www.bbb.org

The Better Business Bureau

Your Internet Service Provider

FINANCIAL COUNSELING PROGRAMS

Unit Financial Specialists... check with your unit.
Offer free financial management guidance, credit counseling, and consumer education services.

Family Support Centers

Air Force Aid Society

CONSUMER CREDIT COUNSELING SERVICES

www.nfcc.org

National Foundation for Consumer Credit

(Locate the nearest Consumer Credit Counseling office at this website)

www.myvesta.org

National, non-profit debt management counseling via the internet

LEGAL SERVICES

Offers no-cost advice and guidance to military personnel and their family members; wills and powers of attorney. Contact the Legal Office at your local installation.

ARMED FORCES DISCIPLINARY CONTROL BOARD

Where available, they investigate service member complaints and can put businesses off-limits.

EMERGENCY FINANCIAL ASSISTANCE

www.redcross.org

American Red Cross

www.afas.org

Air Force Aid Society

MILITARY CREDIT UNIONS

Offer only simple interest loans and budget counseling. Call to compare rates and services.

AIR FORCE

www.afcrossroads.com

Overall information for Air Force personnel and links related to quality of life issues.